

<b>Information to identify the case:</b>			
Debtor 1:	<b>Jonathan Logan Cummings</b>		Social Security number or ITIN: xxx-xx-7959
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Western District of Virginia		Date case filed for chapter: 7 4/6/22
Case number:	22-70199		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jonathan Logan Cummings	
2. All other names used in the last 8 years	fdba Kind Roots Cafe, fdba Local C&C, LLC	
3. Address	828-1 McBryde Drive Blacksburg, VA 24060	
4. Debtor's attorney Name and address	Heather Parsons Giles & Lambert, P.C. P.O. Box 2780 Roanoke, VA 24001	Contact phone 540-981-9000 Email: hparsons@gileslambert.com
5. Bankruptcy trustee Name and address	Steven L. Higgs(443448) Steven L. Higgs, P.C. 9 Franklin Road, SW Roanoke, VA 24011-2403	Contact phone 540-400-7990 Email: trustee@higgslawfirm.com, admin@higgslawfirm.com

**For more information, see page 2 >**

Debtor **Jonathan Logan Cummings**

Case number **22-70199**

<b>6. Bankruptcy clerk's office</b>	Roanoke Division 210 Church Ave, Room 200 Roanoke, VA 24011	Hours open: 8:00 a.m. – 4:30 p.m.  Contact phone 540-857-2391  Date: 4/6/22
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		
<b>7. Meeting of creditors</b>	<b>May 11, 2022 at 09:30 AM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>See attached list for meeting participation details.</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 7/11/22</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Bridge Line	Chapter	Trustee	Instructions	Meeting Contact	Meeting Code
	13	Beskin	Zoom	Zoom ID: 852 568 9053	Password: 341meeting
	13	Micale	Zoom	Zoom ID: 603 226 2142	Password: 341meeting
3	7	Callahan	By Telephone	877-934-5491	9319497#
4	7	Farthing	By Telephone	877-953-6090	8983497#
5	7	Goldstein	By Telephone	877-492-0156	7313672#
6	7	Higgs	By Telephone	877-960-3871	4647388#
7	7	Hutman	By Telephone	866-527-4091	8515643#
9	7	Scott	By Telephone	877-491-5685	9012607#
10	7	Stevens	By Telephone	877-953-5197	7811951#
11	7	Vogel	By Telephone	877-953-5927	9995849#
1		UST Roanoke Office	By Telephone	877-451-9313	9499523#

**Zoom Instructions:**

Five minutes before the scheduled time, go to: **zoom.us/join** and enter the Zoom ID and password listed next to the presiding trustee. Mute your mic until your case is called. Participants not able to log in may call **1-301-715-8592** and enter the Zoom ID and password listed next to the presiding trustee. Place your phone on mute until your case is called.

**Telephonic Instructions:**

Five minutes before the scheduled time, dial the call-in number and enter the passcode listed next to the presiding trustee. Place your phone on mute until your case is called.

United States Bankruptcy Court  
Western District of Virginia

In re:  
Jonathan Logan Cummings  
Debtor

Case No. 22-70199-pmb  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0423-7

User: admin

Page 1 of 2

Date Rcvd: Apr 06, 2022

Form ID: 309A

Total Noticed: 33

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2022:**

Recip ID	Recipient Name and Address
db	+ Jonathan Logan Cummings, 828-1 McBryde Drive, Blacksburg, VA 24060-3264
5068124	+ Carl & Linda Cummings, 929 Maury River Road, Lexington, VA 24450-3402
5068126	Commonwealth of VA, Dept. of Taxation, P.O. Box 27407, Richmond, VA 23261-7407
5068127	+ Credit Control Corporation, Attn: Bankruptcy, Po Box 120570, Newport News, VA 23612-0570
5068131	+ LewisGale Physicians, P.O. Box 668, Brentwood, TN 37024-0668
5068137	+ Sarah Cook, 828-1 McBryde Drive, Blacksburg, VA 24060-3264
5068140	+ Tenaglia & Hunt, 395 West Passaic St, Suite 205, Rochelle Park, NJ 07662-3016
5068141	+ UVA Health, PO Box 9007, Charlottesville, VA 22906-9007
5068142	+ Vincent Aubrey, 1170 Peachtree Street N.E., Suite 1925, Atlanta, GA 30309-7677

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: hparsons@gileslambert.com	Apr 06 2022 20:46:00	Heather Parsons, Giles & Lambert, P.C., P.O. Box 2780, Roanoke, VA 24001
tr	EDI: BSLHIGGS.COM	Apr 07 2022 02:38:00	Steven L Higgs(443448), Steven L. Higgs, P.C., 9 Franklin Road, SW, Roanoke, VA 24011-2403
ust	+ Email/Text: ustpregion04.rn.ecf@usdoj.gov	Apr 06 2022 20:46:00	USTrustee, Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
5068115	+ Email/PDF: bncnotices@becket-lee.com	Apr 06 2022 20:54:58	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5068116	+ Email/PDF: bncnotices@becket-lee.com	Apr 06 2022 20:54:56	Amex, P.o. Box 981537, El Paso, TX 79998-1537
5068118	+ EDI: BANKAMER.COM	Apr 07 2022 02:38:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
5068117	+ EDI: BANKAMER.COM	Apr 07 2022 02:38:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5068123	Email/Text: Data_Management@carilionclinic.org	Apr 06 2022 20:46:00	Carilion Clinic, PO Box 13966, Roanoke, VA 24038
5068128	Email/Text: bankruptcy@credcontrol.com	Apr 06 2022 20:46:00	Credit Control Corporation, 11821 Rock Landing Drive, Newport News, VA 23612
5068119	+ EDI: CAPITALONE.COM	Apr 07 2022 02:38:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5068122	+ EDI: CAPITALONE.COM	Apr 07 2022 02:38:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
5068121	+ EDI: CAPITALONE.COM	Apr 07 2022 02:38:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
5068125	+ EDI: CITICORP.COM	Apr 07 2022 02:38:00	Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500

District/off: 0423-7

User: admin

Page 2 of 2

Date Rcvd: Apr 06, 2022

Form ID: 309A

Total Noticed: 33

5068129	+ EDI: IRS.COM	Apr 07 2022 02:38:00	IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
5068132	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 06 2022 20:54:54	LVNV Funding LLC, P.O. Box 10587, Greenville, SC 29603-0587
5068130	Email/PDF: HCABKNotifications@resurgent.com	Apr 06 2022 20:54:54	LewisGale Hospital Montgomery, P.O. Box 740760, Cincinnati, OH 45274-0760
5068133	EDI: PARALONMEDCREDIT	Apr 07 2022 02:38:00	Medicredit, P.O. Box 1629, Maryland Heights, MO 63043-0629
5068134	+ Email/Text: bankruptcy@ondeck.com	Apr 06 2022 20:46:00	On Deck Capital Inc., 901 N. Stuart Street, Suite 700, Arlington, VA 22203-4129
5068135	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 06 2022 20:54:56	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5068136	Email/PDF: resurgentbknotifications@resurgent.com	Apr 06 2022 20:54:56	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
5068138	+ Email/Text: courts@scott-pc.com	Apr 06 2022 20:46:00	Scott & Associates, PC, PO Box 115220, Carrollton, TX 75011-5220
5068139	+ Email/Text: bankruptcynotices@squareup.com	Apr 06 2022 20:46:00	Square Capital, 1455 Market Street, Suite 600, San Francisco, CA 94103-1332
5068140	+ Email/Text: ClericalSupport@tenagliahunt.com	Apr 06 2022 20:46:00	Tenaglia & Hunt, 395 West Passaic St, Suite 205, Rochelle Park, NJ 07662-3016
5068144	+ EDI: WFFC.COM	Apr 07 2022 02:38:00	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
5068143	+ EDI: WFFC.COM	Apr 07 2022 02:38:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5068120	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2022

Signature: /s/Gustava Winters